

In re:
Fred L. Edwards
Etta Smith-Edwards
Debtors

Case No. 23-11285-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 14, 2025

User: admin
Form ID: 152

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Fred L. Edwards, Etta Smith-Edwards, 8502 Lyons Place, Philadelphia, PA 19153-1912
14789681	Ally Bank, c/o Regina Cohen, Esquire, Lavin Cedrone Graver Boyd and Disipio, 190 North Independence Mall West, 6th and Race Streets, Suite 500 Philadelphia, PA 19106-1554
14789684	Asset Care, Inc., P.O. Box 15379, Department 17, Wilmington, DE 19850-5379
14789685	Capital One Bank, c/o Stock & Grimes, LLP, 804 West Avenue, Lynn, MA 01904-6000
14789691	Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14789696	Internal Revenue Service, c/o Continental Service Group, 200 CrossKeys Office Park, PO Box 9, Fairport, NY 14450-0009
14789697	Interstate Credit & Collection, 21 West Fornance Street, Norristown, PA 19401-3300
14789698	+ Joseph A. Hirsch, Esquire, Hirsch & Hirsch, One Belmont Avenue, 8th Floor, Suite 8001, Bala Cynwyd, PA 19004-1617
14789700	Leading Edge Recovery Solutions, 5440 Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14781376	+ PNC Mortgage, c/o Mark A. Cronin, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14789707	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14789714	Reedman Toll Dodge, 1700 Lincoln Highway, Langhorne, PA 19047
14789715	Trumark Financial, 1000 Northbrook Drive, Feasterville, PA 19053-8430

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14789682	Email/Text: kristin.villneauve@allianceoneinc.com	May 15 2025 00:22:00	Alliance One, 4850 Street Road, Suite 300, Feasterville-Trevose, PA 19053-6643
14789680	Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2025 01:09:12	Ally Bank, Attn: Ally Bankruptcy Department, c/o AIS Portfolio Services, LP, 4515 North Santa Fe Avenue, Department APS, Oklahoma City, OK 73118-7901
14789679	Email/Text: ally@ebn.phinsolutions.com	May 15 2025 00:22:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14781090	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2025 00:44:54	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14797500	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 15 2025 00:30:12	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14789683	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	May 15 2025 00:24:00	Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036
14789686	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia, Law Department - Tax Unit, Attention: Bankruptcy Group, Municipal Services

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 14, 2025

Form ID: 152

Total Noticed: 47

			Building, 5th Floor, 1401 JFK Boulevard, Philadelphia, PA 19102-1595
14822694	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia Law Department, Tax & Revenue unit, 1401 JFK Blvd, 5th floor., Phila., PA 19102
14976393	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia Law Department, Tax Litigation and Collections Unit, 1401 John F. Kennedy Blvd., Suite 580, Philadelphia, PA 19102
14807228	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14928283	+ Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia, Water Revenue Dept, C/O Pamela Elchert Thurmond 5th Floor, 1401 JfK Blvd. Municipal Services Bldg, Philadelphia, PA 19102-1606
14789687	+ Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia, Water Revenue Bureau, Municipal Services Building, 1401 JFK Boulevard 5th Floor, Philadelphia, PA 19102-1663
14789688	Email/Text: commonwealth@ebn.phinsolutions.com	May 15 2025 00:23:00	Commonwealth Financial Systems, 120 North Keyser Avenue, Scranton, PA 18504-9701
14789689	Email/Text: bankruptcy_notifications@ccsusa.com	May 15 2025 00:24:00	Credit Collection Services, P.O. Box 9133, Needham Heights, MA 02494-9133
14789690	Email/Text: EBN@edfinancial.com	May 15 2025 00:23:00	Edfinancial Services, P.O.Box 36014, Knoxville, TN 37930-6014
14789692	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	May 15 2025 00:22:00	HSBC Taxpayer Financial Services, P.O. Box 17037, Baltimore, MD 21297-1037
14789693	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 15 2025 00:23:00	Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
14789699	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:44:29	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14779812	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:29:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14789701	Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 00:24:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14789702	Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 00:24:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
14789703	Email/Text: bankruptcydepartment@tsico.com	May 15 2025 00:24:00	NCO Financial Systems, P.O. Box 4935, Trenton, NJ 08650-4935
14789704	Email/Text: ngisupport@radiusg.com	May 15 2025 00:23:00	Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14793948	+ Email/Text: bankruptcygroup@peco-energy.com	May 15 2025 00:23:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14789706	+ Email/Text: bankruptcygroup@peco-energy.com	May 15 2025 00:23:00	PECO Energy, Bankruptcy Unit, 2301 Market Street, S4-1, Philadelphia, PA 19103-1338
14789711	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:22:00	PNC Bank Retail Lending, P O BOX 94982, Cleveland, OH 44101-4982
14789709	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:22:00	PNC Bank, N.A., Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14789710	^ MEBN	May 15 2025 00:17:16	PNC Bank, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14789712	Email/Text: amps@manleydeas.com	May 15 2025 00:23:00	PNC Bank, National Association, c/o Manley Deas

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 14, 2025

Form ID: 152

Total Noticed: 47

14781379	^ MEBN	May 15 2025 00:17:17	& Kochalski LLC, 1555 Lakeshore Drive, Columbus, OH 43204-3825
14779316	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2025 00:23:00	PNC MORTGAGE, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14789713	Email/Text: bnc-quantum@quantum3group.com	May 15 2025 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14792010	+ Email/Text: EBN@edfinancial.com	May 15 2025 00:23:00	Quantum 3 Group, LLC, Agent for Galaxy International Purchasin, P.O. Box 788, Kirkland, WA 98083-0788
			US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
TOTAL: 34			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14822693		City of Philadelphia
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14789695	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Office of the Chief Counsel, 701 Market Street, Suite 2200, Philadelphia, PA 19106
14789694	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14789705	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14789708	*+	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 14, 2025

Form ID: 152

Total Noticed: 47

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov

REGINA COHEN

on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com

ROGER V. ASHODIAN

on behalf of Debtor Fred L. Edwards ecf@schollashodian.com

ROGER V. ASHODIAN

on behalf of Joint Debtor Etta Smith-Edwards ecf@schollashodian.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Fred L. Edwards)	Case No. 23-11285-amc
)	
Etta Smith-Edwards)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF RESCHEDULED HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a CONFIRMATION HEARING will be held before the Honorable Ashely M. Chan
on 8/5/25 at 10:00 AM , in Courtroom #4, 900 Market Street, Philadelphia, PA 19107

Date: May 14, 2025

For The Court

Timothy B. McGrath
Clerk of Court